

Information to identify the case:

Debtor 1:	Alexandre J. Dacosta	Social Security number or ITIN: xxx-xx-2325
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Vivianne C. Antunes	Social Security number or ITIN: xxx-xx-0411
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 10/19/22
Case number:	22-18303-JKS	Date case converted to chapter: 11 12/20/22

Official Form 309E2 (For Individuals or Joint Debtors under Subchapter V)

Notice of Chapter 11 Bankruptcy Case

12/22

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alexandre J. Dacosta	Vivianne C. Antunes
2. All other names used in the last 8 years		
3. Address	80 Columbia Avenue Kearny, NJ 07032	80 Columbia Avenue Kearny, NJ 07032
4. Debtor's attorney Name and address	John O'Boyle Norgaard O'Boyle 184 Grand Ave Englewood, NJ 07631	Contact phone (201) 871-1333 Email: <a href="mailto:joboyle@norgaardfirm.com">joboyle@norgaardfirm.com</a>
5. Bankruptcy trustee Name and address	Mark Politan Politán Law, LLC 88 East Main Street #502 Mendham, NJ 07945	Contact phone (973) 768-6072
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 12/23/22

For more information, see page 2 >

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must

attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**January 20, 2023 at 10:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint objecting to discharge or to challenge whether certain debts are dischargeable (see line 11 for more information):**

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3), the deadline is the first date set for hearing on confirmation of the plan. The court or its designee will send you notice of that date later.
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6), the deadline is: :

**Deadline for filing proof of claim:**

2/28/23 For a governmental unit:  
6/20/23

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing Deadline:**

30 days after the *conclusion* of the meeting of creditors

**9. Creditors with a foreign address**

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**10. Filing a Chapter 11 bankruptcy case**

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. The debtor will generally remain in possession of the property and may continue to operate the debtor's business.

**For more information, see page 3 >**

**11. Discharge of debts**

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

In re:  
Alexandre J. Dacosta  
Vivianne C. Antunes  
Debtors

Case No. 22-18303-JKS  
Chapter 11

District/off: 0312-2  
Date Rcvd: Dec 23, 2022

User: admin  
Form ID: 309E2

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Alexandre J. Dacosta, Vivianne C. Antunes, 80 Columbia Avenue, Kearny, NJ 07032-2948
tr	+ Mark Politan, Politan Law, LLC, 88 East Main Street #502, Mendham, NJ 07945-1832
519763696	131 Union Street LLC, 131 Union St, Newark, NJ 07105-1346
519763699	Auction Credit Enterprise LLC, 14951 Dallas Pkwy Ste 200, Dallas, TX 75254-6883
519763700	Automotive Finance Corp. of NJ, 200 N Main St, Manville, NJ 08835-1357
519763706	+ CFG Merchant Solutions, LLC, 180 Maiden Ln Fl 15, New York, NY 10038-5150
519763711	Dealer Capital Group Inc., 67 Crystal St, Avenel, NJ 07001-1125
519763713	Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
519740577	+ Duane Morris LLP, 1 Riverfront Plz Ste 1800, Newark, NJ 07102-3889
519763714	+ Duane Morris LLP, 30 S 17th St # S, Philadelphia, PA 19103-4196
519763715	Ernesto Gonzalez, 361 S Broad St, Elizabeth, NJ 07202-3515
519763717	Hallandale Beach, FL 33009-4723, Jaclyn Sage, 10333 N Meridian St Ste 400, Indianapolis, IN 46290-1112
519763718	Jeremy Dunn Esq., 11299 Illinois St, Carmel, IN 46032-8887
519763719	Jersey Express LLC, 23 Lake Dr, North Brunswick, NJ 08902-4828
519763721	Jose D. Echevarria, Esq., 11 Broadway Ste 615, New York, NY 10004-1490
519763725	Kinetic Advantage Inc., 10333 N Meridian St, Indianapolis, IN 46290-1150
519763727	Lightstream, PO Box 849, Wilson, NC 27894-0849
519785237	+ NextGear Capital, Inc., 11799 North College Avenue, Carmel, IN 46032-5605
519763729	Nextgear Capital Inc., 11799 N College Ave, Carmel, IN 46032-5605
519763730	Olympic Payroll Services, 64 US Highway 46, Pine Brook, NJ 07058-9629
519753941	Pagaya Ai Debt Grantor Trust 2022-3, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519763732	Prosperum Capital Partners LLC, dba Arsenal Funding, 8 West 36th Street Fl 7, New York, NY 10018-9774
519763733	Proventure Capital, 99 Wall St # 576, New York, NY 10005-4301
519763734	River Capital Partner LLC, 1 River Rd Ste 200, Cos Cob, CT 06807-2755
519763736	Shanna Kaminski, Esq., 160 W Fort St Fl 5, Detroit, MI 48226-3700
519763738	Steven Zakharyayev, Esq., PO Box 342, Marlboro, NJ 07746-0342
519763741	Trinitas Regional Medical Center, 225 Williamson St, Elizabeth, NJ 07202-3625
519740578	+ Vero Finance Technologies Inc. dba Lever, 109 S 5th St Fl 6, Brooklyn, NY 11249-5501
519784671	+ Vero Finance Technologies, Inc. d/b/a Lever Auto, Duane Morris LLP Attn: Drew S. McGehrin, 30 S. 17th Street, Philadelphia, PA 19103-4001
519763742	+ Vero Finance dba Lever Auto Financing, 287 Park Ave S Ste 700, New York, NY 10010-4573
519763743	Westlake Flooring Services Inc., 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847

TOTAL: 31

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: joboyle@norgaardfirm.com	Dec 23 2022 20:23:00	John O'Boyle, Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 23 2022 20:23:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-2

User: admin

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smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 23 2022 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
519795501	Email/Text: bankruptcy@autofinance.com	Dec 23 2022 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519763697	Email/Text: ally@ebn.phinsolutions.com	Dec 23 2022 20:23:19	Automotive Finance Corporation, 11299 N. Illinois St., Carmel, IN 46032
519763698	Email/PDF: bncnotices@becket-lee.com	Dec 23 2022 20:23:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
519790727	Email/PDF: bncnotices@becket-lee.com	Dec 23 2022 20:30:09	American Express, PO Box 981535, El Paso, TX 79998-1535
519774689	Email/Text: bankruptcy@bhg-inc.com	Dec 23 2022 20:30:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519763701	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 23 2022 20:23:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
519748756	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 23 2022 20:23:00	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
519770405	+ Email/Text: bankruptcy@pnfp.com	Dec 23 2022 20:23:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519763702	Email/Text: BarclaysBankDelaware@tsico.com	Dec 23 2022 20:24:00	Banker's Healthcare Group c/o Pinnacle Bank, 150 3rd Ave S STE 900, Nashville, TN 37201-2034
519763703	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 23 2022 20:30:12	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519763710	Email/Text: bankruptcy@deltabridgefunding.com	Dec 23 2022 20:23:00	Cloudfund LLC, 400 Rella Blvd Ste 165-101, Suffern, NY 10901-4241
519763704	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 23 2022 20:30:06	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519763705	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 23 2022 20:30:06	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
519769803	+ Email/PDF: ebn_ais@aisinfo.com	Dec 23 2022 20:30:12	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519763709	+ Email/Text: ebn@rwjbh.org	Dec 23 2022 20:24:00	Clara Maas Medical Center, 1 Clara Maass Dr, Belleville, NJ 07109-3557
519763712	Email/Text: mrdiscen@discover.com	Dec 23 2022 20:23:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519786637	Email/Text: mrdiscen@discover.com	Dec 23 2022 20:23:00	Discover Bank/Discover Products Inc., P.O. Box 3025, New Albany, Oh 43054-3025
519795523	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 23 2022 20:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519763723	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 20:30:11	JP Morgan Chase Ban, PO Box 15369, Wilmington, DE 19850-5369
519763707	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 20:30:07	Chase Amazon, PO Box 15298, Wilmington, DE 19850-5298
519763708	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 20:30:16	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
519763722	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 20:30:16	JP Morgan Chase, 700 Kansas Ln, Monroe, LA 71203-4774
519766797	+ Email/Text: RASEBN@raslg.com	Dec 23 2022 20:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,,

District/off: 0312-2

User: admin

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519763720	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 20:30:09	Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519763724	Email/Text: BarclaysBankDelaware@tsico.com	Dec 23 2022 20:24:00	Jewelers Reserve/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519763726	Email/Text: Documentfiling@lciinc.com	Dec 23 2022 20:23:00	Juniper Mastercard, PO Box 13337, Philadelphia, PA 19101-3337
519790093	+ Email/Text: Documentfiling@lciinc.com	Dec 23 2022 20:23:00	Lending Bank, 595 Market St Ste 200, San Francisco, CA 94105-2802
519763728	Email/Text: Bankruptcy@coxinc.com	Dec 23 2022 20:23:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519763731	Email/Text: signed.order@pfwattorneys.com	Dec 23 2022 20:23:00	Manheim NY Metro Skyline Inc., 100 US Highway 46, Fairfield, NJ 07004-3217
519769763	Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2022 20:30:08	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
519763737	Email/PDF: SoFiBKNotifications@resurgent.com	Dec 23 2022 20:30:12	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519763739	Email/PDF: gecsed@recoverycorp.com	Dec 23 2022 20:30:16	SOFI Bank, 2750 E Cottonwood Pkwy Ste 300, Salt Lake City, UT 84121-7285
519763735	Email/Text: DeftBkr@santander.us	Dec 23 2022 20:24:00	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
519744480	+ Email/Text: DeftBkr@santander.us	Dec 23 2022 20:24:00	Santander Bank, Mail Code 10-421-CN2, PO Box 12646, Reading, PA 19612-2646
519787230	+ Email/Text: DeftBkr@santander.us	Dec 23 2022 20:24:00	Santander Bank, N.A., 3 Huntington Quadrangle, Suite 101N, Melville, NY 11747-4623
519741525	+ Email/PDF: gecsed@recoverycorp.com	Dec 23 2022 20:30:12	Santander Bank, N.A., 450 Penn Street, MC: PA-450-FB1, Reading, PA 19602-1011
			Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519763716		Fox Business Funding, 1920 E Hallandale Beach Blvd Ste 503
519763740	##	Thrift Investment Corp., 720 King George Rd, Fords, NJ 08863-1974

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2022 at the address(es) listed below:

Name	Email Address
Douglas J. McDonough	on behalf of Creditor Bank of America NA dmcdonough@flwlaw.com
Drew S. McGehrin	on behalf of Creditor Vero Finance Technologies Inc. dsmcgehrin@duanemorris.com
John O'Boyle	on behalf of Joint Debtor Vivianne C. Antunes joboyle@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
John O'Boyle	on behalf of Debtor Alexandre J. Dacosta joboyle@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Joseph H. Lemkin	on behalf of Creditor Auction Credit Enterprises LLC jlemkin@stark-stark.com
Mark Politan	mpolitan@politanlaw.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Westlake Flooring Services rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10